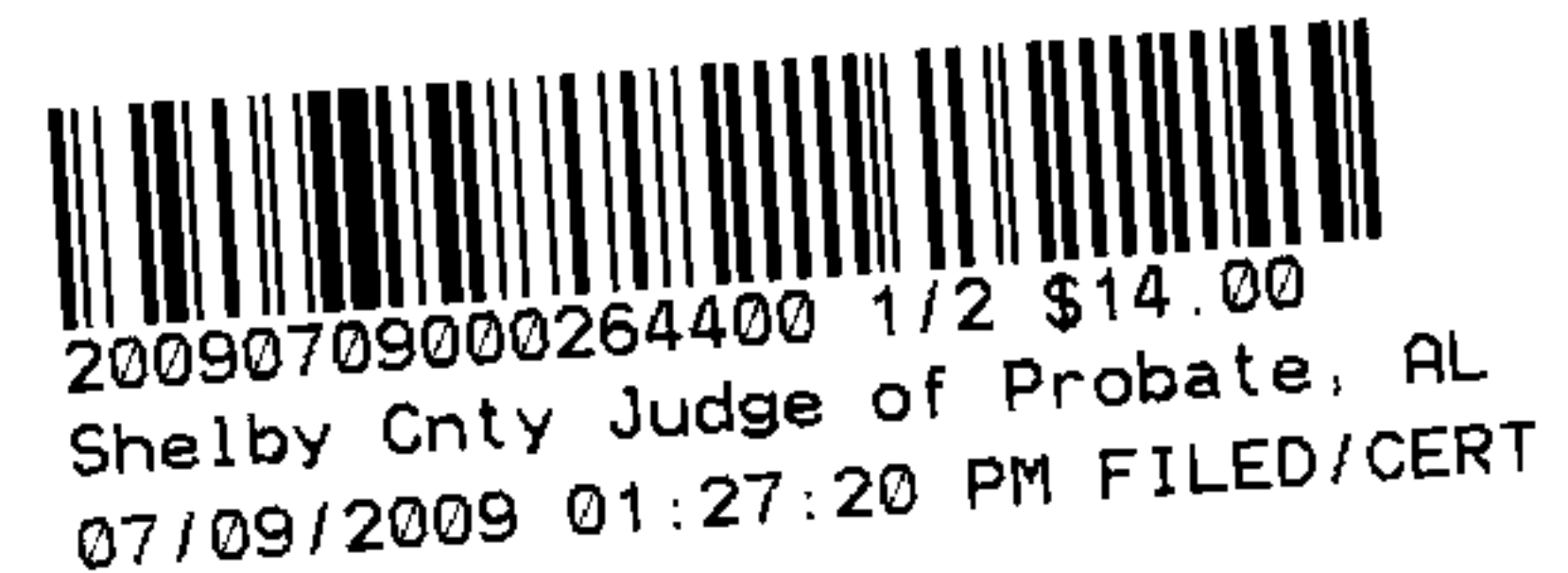


STATE OF ALABAMA ()
JEFFERSON COUNTY ()



SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a Specific Power of Attorney, that Rebekah Ritchey, being the undersigned, do hereby make, constitute and appoint, Brian J. Ritchey, my true and lawful Attorney-in-Fact, for me and in my name, place and stead, and on my behalf and for my use and benefit specifically in regard to the following:

To exercise or perform any act, power, duty, right of obligation whatsoever that I now have, or may hereafter acquire the legal right, power, or capacity to exercise or perform in connection with, arising from, or relating to the purchasing and mortgaging of that certain real estate more particularly described below:

Lot 92A, a Resurvey of Lots 42, 70, 91, 92 and 94, Meadow Brook, 2nd Sector, Phase 1, as recorded in Map Book 7 Page 127 in the Probate Office of Shelby County, Alabama

Street Address: 4951 Meadowbrook Road
 Birmingham, Alabama 35242

SALES PRICE: \$288,000.00

MORTGAGEE: MortgageAmerica, Inc.

LOAN AMOUNT: \$230,400.00

LOAN TERM: 30 Years

INTEREST RATE: 5.25%

I am hereby granting to my said Attorney-in-Fact the right to execute any and all necessary documents for the purchasing and mortgaging of the above referenced real estate and giving the Attorney-in-Fact the right to execute any and all documents necessary in regard to the purchasing and mortgaging of said real estate.

This instrument is to be construed and interpreted as a Specific Power of Attorney.

The rights, powers and authority of my said Attorney-in-Fact herein granted shall commence and be in full force and effect on the 26th day of June, 2009, the authority conferred herein shall not be affected by disability, incompetency, or incapacity of the said principal, Rebekah Ritchey, individually; and such rights, powers and authority shall

remain in full force and effect until the purchase of said real estate as referenced above has been completed by the Attorney-in-Fact signing all of the documents in regard to said purchase, and for a period of 1 year after said signing. Any action taken in good faith pursuant to the foregoing authority without actual knowledge of my death, shall be binding upon me, my heirs, assigns and personal representatives.

The undersigned grantor of this Specific Power of Attorney herein specifically grants to Brian J. Ritchey, the power and right to act on the grantor's behalf to purchase and mortgage and sign any and all documents necessary to transact the purchase and mortgage of the above referenced real estate.

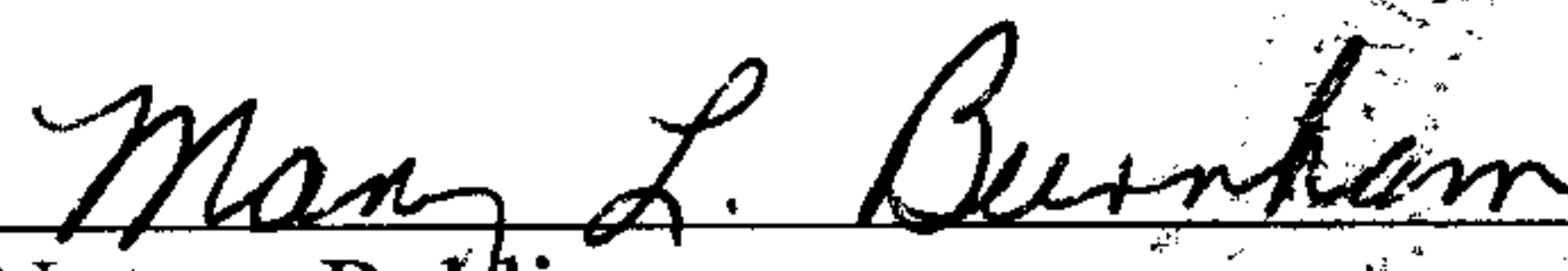
IN WITNESS WHEREOF, as Principal, Rebekah Ritchey, is signing this Specific Power of Attorney at Birmingham, Alabama, this the 26th day of June, 2009, and I have directed that photographic copies of this power be made which shall have the same force and effect as an original.


Rebekah Ritchey

STATE OF ALABAMA ()
COUNTY OF JEFFERSON ()

I, the undersigned authority, a Notary Public, in and for said County, in said State, hereby certify that Rebekah Ritchey, whose name is signed to the foregoing Specific Power of Attorney and who is known to me, acknowledged before me on this day that being informed of the contents of said Specific Power of Attorney, she executed the same voluntarily and as her act on the day the same bears date.

Given under my hand and official seal this the 26th day of June, 2009.


Notary Public
My Commission Expires: 12/22/10

This instrument was prepared by:
Lorrie Maples Parker, Esquire
Massey, Stotser & Nichols, P.C.
1780 Gadsden Highway
Birmingham, Alabama 35235